

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21054

Subject	Zip Code Tabulation Area : 21054			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	7,529	+/- 525	100.0%	(X)
<b>In labor force</b>	5,145	+/- 462	68.3%	+/- 3.2
Civilian labor force	5,075	+/- 450	67.4%	+/- 3.2
Employed	4,785	+/- 440	63.6%	+/- 3.5
Unemployed	290	+/- 108	3.9%	+/- 1.4
Armed Forces	70	+/- 53	0.9%	+/- 0.7
<b>Not in labor force</b>	2,384	+/- 273	31.7%	+/- 3.2
Civilian labor force	5,075	+/- 450	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	5.7%	+/- 2.1
<b>Females 16 years and over</b>	3,961	+/- 303	(X)	+/- (X)
In labor force	2,488	+/- 294	62.8%	+/- 4.7
Civilian labor force	2,483	+/- 294	62.7%	+/- 4.7
Employed	2,340	+/- 291	59.1%	+/- 5.1
<b>Own children under 6 years</b>	651	+/- 173	(X)	+/- (X)
All parents in family in labor force	452	+/- 137	69.4%	+/- 15.6
<b>Own children 6 to 17 years</b>	1,594	+/- 304	(X)	+/- (X)
All parents in family in labor force	978	+/- 228	61.4%	+/- 11.5
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	4,769	+/- 441	100.0%	(X)
Car, truck, or van -- drove alone	3,766	+/- 403	79%	+/- 4.6
Car, truck, or van -- carpooled	367	+/- 162	7.7%	+/- 3.3
Public transportation (excluding taxicab)	244	+/- 102	5.1%	+/- 2.2
Walked	23	+/- 24	0.5%	+/- 0.5
Other means	20	+/- 19	0.4%	+/- 0.4
Worked at home	349	+/- 143	7.3%	+/- 2.8
<b>Mean travel time to work (minutes)</b>	34.1	+/- 2.7	(X)	(X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	4,785	+/- 440	100.0%	(X)
Management, business, science, and arts occupations	2,491	+/- 261	52.1%	+/- 4.4
Service occupations	535	+/- 120	11.2%	+/- 2.2
Sales and office occupations	1,275	+/- 242	26.6%	+/- 4.2
Natural resources, construction, and maintenance occupations	285	+/- 131	6%	+/- 2.4
Production, transportation, and material moving occupations	199	+/- 92	4.2%	+/- 1.9
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	4,785	+/- 440	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	14	+/- 20	0.3%	+/- 0.4
Construction	334	+/- 162	7%	+/- 3.1
Manufacturing	229	+/- 85	4.8%	+/- 1.8
Wholesale trade	29	+/- 39	0.6%	+/- 0.8
Retail trade	494	+/- 152	10.3%	+/- 2.9
Transportation and warehousing, and utilities	142	+/- 68	3%	+/- 1.5
Information	202	+/- 111	4.2%	+/- 2.2
Finance and insurance, and real estate and rental and leasing	276	+/- 93	5.8%	+/- 1.9
Professional, scientific, and management, and administrative and waste	824	+/- 165	17.2%	+/- 3.6
Educational services, and health care and social assistance	906	+/- 182	18.9%	+/- 3.9
Arts, entertainment, and recreation, and accommodation and food services	213	+/- 91	4.5%	+/- 1.8
Other services, except public administration	258	+/- 111	5.4%	+/- 2.1
Public administration	864	+/- 187	18.1%	+/- 3.5

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21054

Subject	Zip Code Tabulation Area : 21054			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	4,785	+/- 440	100.0%	(X)
Private wage and salary workers	3,211	+/- 389	67.1%	+/- 4.5
Government workers	1,303	+/- 216	27.2%	+/- 4.3
Self-employed in own not incorporated business workers	250	+/- 96	5.2%	+/- 1.9
Unpaid family workers	21	+/- 26	0.4%	+/- 0.5
<b>INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	3,593	+/- 198	100.0%	(X)
Less than \$10,000	117	+/- 51	3.3%	+/- 1.4
\$10,000 to \$14,999	55	+/- 38	1.5%	+/- 1.1
\$15,000 to \$24,999	138	+/- 77	3.8%	+/- 2.1
\$25,000 to \$34,999	93	+/- 62	2.6%	+/- 1.7
\$35,000 to \$49,999	235	+/- 82	6.5%	+/- 2.2
\$50,000 to \$74,999	461	+/- 145	12.8%	+/- 3.9
\$75,000 to \$99,999	437	+/- 121	12.2%	+/- 3.3
\$100,000 to \$149,999	849	+/- 176	23.6%	+/- 4.8
\$150,000 to \$199,999	579	+/- 119	16.1%	+/- 3.3
\$200,000 or more	629	+/- 125	17.5%	+/- 3.2
<b>Median household income (dollars)</b>	\$119,009	+/- 12798	(X)	(X)
<b>Mean household income (dollars)</b>	\$129,621	+/- 7814	(X)	(X)
With earnings	2,931	+/- 194	81.6%	+/- 3
Mean earnings (dollars)	\$128,780	+/- 9670	(X)	(X)
With Social Security	1,190	+/- 168	33.1%	+/- 4.5
Mean Social Security income (dollars)	\$18,244	+/- 2159	(X)	(X)
With retirement income	1,040	+/- 163	28.9%	+/- 4.1
Mean retirement income (dollars)	\$39,058	+/- 4138	(X)	(X)
With Supplemental Security Income	49	+/- 46	1.4%	+/- 1.3
Mean Supplemental Security Income (dollars)	\$8,931	+/- 688	(X)	(X)
With cash public assistance income	63	+/- 41	1.8%	+/- 1.1
Mean cash public assistance income (dollars)	\$5,332	+/- 3905	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	106	+/- 52	3%	+/- 1.4
<b>Families</b>	2,569	+/- 203	100.0%	(X)
Less than \$10,000	23	+/- 28	0.9%	+/- 1.1
\$10,000 to \$14,999	20	+/- 25	0.8%	+/- 1
\$15,000 to \$24,999	71	+/- 75	2.8%	+/- 2.8
\$25,000 to \$34,999	63	+/- 49	2.5%	+/- 1.9
\$35,000 to \$49,999	62	+/- 40	2.4%	+/- 1.5
\$50,000 to \$74,999	220	+/- 92	8.6%	+/- 3.4
\$75,000 to \$99,999	335	+/- 113	13%	+/- 4.3
\$100,000 to \$149,999	661	+/- 154	25.7%	+/- 5.8
\$150,000 to \$199,999	540	+/- 117	21%	+/- 4.5
\$200,000 or more	574	+/- 122	22.3%	+/- 4.3
Median family income (dollars)	\$139,315	+/- 13189	(X)	(X)
Mean family income (dollars)	\$152,729	+/- 10083	(X)	(X)
Per capita income (dollars)	\$49,174	+/- 3201	(X)	(X)
<b>Nonfamily households</b>	1,024	+/- 147	(X)	(X)
Median nonfamily income (dollars)	\$54,950	+/- 7696	(X)	(X)
Mean nonfamily income (dollars)	\$68,687	+/- 7883	(X)	(X)
Median earnings for workers (dollars)	\$56,893	+/- 4924	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$98,137	+/- 8116	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$64,250	+/- 6465	(X)	(X)

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21054

Subject	Zip Code Tabulation Area : 21054			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	9,519	+/- 665	9,519	(X)
<b>With health insurance coverage</b>	9,160	+/- 652	96.2%	+/- 1.6
With private health insurance	8,637	+/- 678	90.7%	+/- 2.6
With public coverage	1,890	+/- 258	19.9%	+/- 2.7
<b>No health insurance coverage</b>	359	+/- 156	3.8%	+/- 1.6
Civilian noninstitutionalized population under 18 years	2,303	+/- 391	2,303	(X)
No health insurance coverage	19	+/- 29	0.8%	+/- 1.3
Civilian noninstitutionalized population 18 to 64 years	5,604	+/- 450	5,604	(X)
<b>In labor force:</b>	4,588	+/- 420	4,588	(X)
<b>Employed:</b>	4,324	+/- 405	4,324	(X)
<b>With health insurance coverage</b>	4,138	+/- 397	95.7%	+/- 2.2
With private health insurance	4,100	+/- 398	94.8%	+/- 2.4
With public coverage	154	+/- 79	3.6%	+/- 1.8
<b>No health insurance coverage</b>	186	+/- 98	4.3%	+/- 2.2
<b>Unemployed:</b>	264	+/- 107	264%	+/- (X)
<b>With health insurance coverage</b>	203	+/- 94	76.9%	+/- 20.3
With private health insurance	192	+/- 88	72.7%	+/- 19.9
With public coverage	26	+/- 29	9.8%	+/- 9.6
<b>No health insurance coverage</b>	61	+/- 59	23.1%	+/- 20.3
<b>Not in labor force:</b>	1,016	+/- 195	1,016	(X)
<b>With health insurance coverage</b>	944	+/- 200	92.9%	+/- 5.7
With private health insurance	920	+/- 195	90.6%	+/- 5.9
With public coverage	76	+/- 44	7.5%	+/- 4.1
<b>No health insurance coverage</b>	72	+/- 57	7.1%	+/- 5.7
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	2.8%	+/- 1.7
<b>With related children under 18 years</b>	(X)	+/- (X)	2.7%	+/- 2.5
With related children under 5 years only	(X)	+/- (X)	9.5%	+/- 15.2
<b>Married couple families</b>	(X)	+/- (X)	2.3%	+/- 1.8
<b>With related children under 18 years</b>	(X)	+/- (X)	3.1%	+/- 2.9
With related children under 5 years only	(X)	+/- (X)	9.5%	+/- 15.2
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	14.2%	+/- 17.3
<b>With related children under 18 years</b>	(X)	+/- (X)	0%	+/- 36.7
With related children under 5 years only	(X)	+/- (X)	-%	+/- **
<b>All people</b>	(X)	+/- (X)	4.3%	+/- 1.9
<b>Under 18 years</b>	(X)	+/- (X)	3.8%	+/- 4.6
Related children under 18 years	(X)	+/- (X)	3.7%	+/- 4.6
Related children under 5 years	(X)	+/- (X)	4.4%	+/- 5.1
Related children 5 to 17 years	(X)	+/- (X)	3.5%	+/- 4.8
<b>18 years and over</b>	(X)	+/- (X)	4.5%	+/- 1.6
18 to 64 years	(X)	+/- (X)	4%	+/- 1.8
65 years and over	(X)	+/- (X)	6.1%	+/- 4.1
<b>People in families</b>	(X)	+/- (X)	3.2%	+/- 2.1
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	12%	+/- 4.9

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

**Area Name : ZCTA5 21054**

Subject	Zip Code Tabulation Area : 21054			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.